



Bank Holding Company Performance Report June 30, 2022—FR BHCPR

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BHC Name [SOUTHSTATE CORPORATION](#)

City/State [WINTER HAVEN, FL](#)

Bank Holding Company Information

Federal Reserve District: [6](#)

Consolidated Assets (\$000): [46,207,422](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

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[WINTER HAVEN, FL 33880](#)

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Summary Ratios

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019																	
Average assets (\$000)	44,717,422			39,000,002			39,980,274			28,659,392			15,421,907																	
Net income (\$000)	219,504			245,909			475,543			120,632			186,483																	
Number of BHCs in peer group	132			131			130			128			125																	
Earnings and Profitability:																														
Percent of Average Assets																														
Net interest income (tax equivalent)	2.59	2.67	39	2.66	2.65	49	2.60	2.60	46	2.90	2.77	55	3.28	3.01	58															
+ Non-interest income	0.82	0.96	51	0.96	1.11	52	0.94	1.04	52	1.14	1.21	55	0.99	1.32	44															
- Overhead expense	2.10	2.17	51	2.58	2.24	75	2.42	2.17	70	2.97	2.57	74	2.70	2.69	57															
- Provision for credit losses	0.05	0.09	44	-0.60	-0.15	6	-0.41	-0.09	4	0.70	0.51	79	0.08	0.15	34															
+ Securities gains (losses)	0	0	21	0	0.01	46	0	0.01	41	0	0.02	46	0.02	0.01	81															
+ Other tax equivalent adjustments	0	0	46	0	0	48	0	0	46	0	0	14	0	0	79															
= Pretax net operating income (tax equivalent)	1.27	1.40	38	1.63	1.79	45	1.53	1.66	42	0.38	1.04	12	1.51	1.56	43															
Net operating income	0.98	1.06	41	1.26	1.36	45	1.19	1.26	47	0.42	0.81	16	1.21	1.19	47															
Net income	0.98	1.06	41	1.26	1.35	46	1.19	1.26	47	0.42	0.82	16	1.21	1.19	47															
Net income (Subchapter S adjusted)					1.63		2.16			1.97			1.18		1.17															
Percent of Average Earning Assets																														
Interest income (tax equivalent)	2.98	3.12	35	3.10	3.14	45	3.01	3.06	44	3.53	3.55	46	4.43	4.41	53															
Interest expense	0.10	0.24	16	0.17	0.27	28	0.14	0.25	25	0.32	0.52	23	0.65	1.08	17															
Net interest income (tax equivalent)	2.88	2.88	44	2.93	2.85	51	2.87	2.80	49	3.21	3.01	59	3.78	3.33	70															
Losses, Allowance, and Past Due + Nonaccrual																														
Net loan and lease losses / Average loans and leases	0.04	0.08	49	0.02	0.13	21	0.01	0.11	16	0.01	0.27	6	0.05	0.21	26															
Earnings coverage of net loan and lease losses (X)	61.86	-9.51	76	100.64	4.52	90	145.81	39.72	87	107.38	22.91	92	41.49	24.40	80															
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.14	1.17	51	1.46	1.39	61	1.26	1.23	58	1.85	1.58	74	0.54	0.83	25															
Allowance for loan and lease losses / Total loans and leases	1.14	1.15	51	1.45	1.37	63	1.25	1.20	58	1.83	1.55	75	0.54	0.81	24															
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.31	0.41	42	0.37	0.63	29	0.32	0.49	32	0.43	0.71	29	0.39	0.57	32															
30-89 days past due loans and leases / Total loans and leases	0.29	0.32	51	0.18	0.27	43	0.42	0.32	72	0.20	0.39	27	0.24	0.43	29															
Liquidity and Funding																														
Net noncore funding dependence	-8.77	3.09	12	-13.85	-1.82	13	-15.64	-2.33	12	-7.74	3.20	19	5.46	14.45	22															
Net short-term noncore funding dependence	-9.37	-1.79	15	-14.92	-8.21	23	-16.63	-7.71	20	-9.47	-4.76	27	4.02	3.38	43															
Net loans and leases / Total assets	59.92	61.60	42	59.08	59.81	44	56.76	58.67	46	64.83	61.58	51	71.43	63.77	66															
Capitalization																														
Tier 1 leverage ratio	8	9.08	18	8.13	9.11	23	8.05	8.98	25	8.27	9.13	25	9.73	9.76	56															
Holding company equity capital / Total assets	10.91	10.04	63	11.78	10.88	65	11.45	10.71	62	12.30	11.16	68	14.90	12.43	80															
Total equity capital (including minority interest) / Total assets	10.91	10.14	62	11.78	11.01	63	11.45	10.82	61	12.30	11.29	67	14.90	12.57	79															
Common equity tier 1 capital / Total risk-weighted assets	11.05	11.90	40	12.14	12.69	49	11.75	12.42	41	11.77	12.38	42	11.30	12.17	37															
Net loans and leases / Equity capital (X)	5.49	6.22	35	5.01	5.51	41	4.96	5.53	41	5.27	5.58	46	4.79	5.21	42															
Cash dividends / Net income	32.31	34	46	27.15	25.30	55	28.46	28.27	49	81.45	42.30	92	30.94	33.12	47															
Cash dividends / Net income (Subchapter S adjusted)		69.44			-21.71			3.14			-0.65			-12.02																
Growth Rates																														
Assets	14.44	7.91	76	7.03	9.29	47	11.04	10.50	64	137.36	16.68	99	8.48	9.26	62															
Equity capital	5.94	-0.29	72	5.92	9.31	46	3.34	7.46	38	95.86	6.99	98	0.28	10.49	11															
Net loans and leases	16.08	11.87	71	-7.07	0.79	17	-2.77	3.36	29	115.41	9.07	99	3.53	9.10	28															
Noncore funding	-35.20	10.50	4	-31.71	-23.76	44	-15.37	-14.79	48	58.41	-12.18	98	89.86	6.59	95															
Parent Company Ratios																														
Short-term debt / Equity capital	0	0.43	39	0.53	0.48	83	0	0.57	38	0	0.77	38	0	1.02	36															
Long-term debt / Equity capital	5.46	11.61	39	4.41	11.05	33	4.37	10.95	33	5.29	13.56	36	0	13.04	13															
Equity investment in subsidiaries / Equity capital	106.05	103.92	64	104.46	103.07	60	104.93	103.22	65	103.34	102.81	56	103.98	103.22	56															
Cash from ops + noncash items + op expense / Op expense + dividends	191.65	116.54	76	131.80	130.64	55	149.75	154.48	56	70.64	147.24	10	308.88	190.27	83															

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	505,617	506,144	990,519	851,198	534,790	-0.10	172.79
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	497,247	497,281	973,235	838,696	528,963	-0.01	170.51
Tax-exempt income on loans and leases.....	8,370	8,863	17,284	12,502	5,827	-5.56	445.99
Estimated tax benefit on income on loans and leases.....	2,025	1,843	3,826	3,118	1,163	9.91	106.71
Income on loans and leases (tax equivalent).....	507,642	507,987	994,345	854,316	535,953	-0.07	172.44
Investment interest income (tax equivalent).....	78,236	36,960	86,724	52,987	44,635	111.68	323.83
Interest on balances due from depository institutions.....	11,142	2,282	6,646	4,176	9,857	388.26	1163.27
Interest income on other earning assets.....	3,241	1,487	3,047	2,411	2,379	117.96	333.29
Total interest income (tax equivalent).....	600,261	548,716	1,090,762	913,890	592,824	9.39	190.80
Interest on time deposits of \$250K or more	813	2,150	3,651	5,279	4,560	-62.19	116.80
Interest on time deposits < \$250K.....	3,265	7,857	13,029	20,782	21,142	-58.44	86.68
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	6,326	10,787	16,502	29,380	40,219	-41.36	108.50
Interest on other borrowings and trading liabilities.....	2,559	2,950	4,945	19,851	20,631	-13.25	15.58
Interest on subordinated debt and mandatory convertible securities	7,407	7,144	13,501	8,271	0	3.68	
Total interest expense.....	20,370	30,888	51,628	83,563	86,552	-34.05	176.32
Net interest income (tax equivalent).....	579,891	517,828	1,039,134	830,327	506,272	11.99	191.33
Non-interest income.....	183,574	186,880	374,845	327,968	152,463	-1.77	152.85
Adjusted operating income (tax equivalent)	763,465	704,708	1,413,979	1,158,295	658,735	8.34	181.05
Overhead expense.....	468,961	503,706	969,159	851,145	416,246	-6.90	146.87
Provision for credit losses.....	10,837	-117,213	-165,273	199,365	12,777		80.02
Securities gains (losses)	-4	46	107	780	2,784		
Other tax equivalent adjustments	0	0	0	-1	1		-100.00
Pretax net operating income (tax equivalent).....	283,663	318,261	610,200	108,564	232,497	-10.87	274.34
Applicable income taxes	60,025	69,643	128,736	-16,660	43,942	-13.81	160.60
Tax equivalent adjustments	4,134	2,709	5,921	4,592	2,072	52.60	55.65
Applicable income taxes (tax equivalent).....	64,159	72,352	134,657	-12,068	46,014	-11.32	149.75
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	219,504	245,909	475,543	120,632	186,483	-10.74	338.25
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	219,504	245,909	475,543	120,632	186,483	-10.74	338.25
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	219,504	245,909	475,543	120,632	186,483	-10.74	338.25
Investment securities income (tax equivalent).....	78,236	36,960	86,724	52,987	44,635	111.68	323.83
US Treasury and agency securities (excluding mortgage-backed securities)	8,189	4,158	9,130	6,699	1,301	96.95	912.24
Mortgage-backed securities	55,204	25,738	61,434	36,146	36,734	114.48	343.33
All other securities	14,843	7,064	16,160	10,142	6,600	110.11	185.53
Cash dividends declared.....	70,931	66,776	135,337	98,256	57,696	6.22	267.58
Common	70,931	66,776	135,337	98,256	57,696	6.22	267.58
Preferred	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.68	2.90	32	2.81	2.92	42	2.73	2.85	38	3.19	3.27	43	3.84	4	36
Less: Interest expense	0.09	0.22	16	0.16	0.25	28	0.13	0.23	24	0.29	0.48	22	0.56	0.98	19
Equals: Net interest income (tax equivalent)	2.59	2.67	39	2.66	2.65	49	2.60	2.60	46	2.90	2.77	55	3.28	3.01	58
Plus: Non-interest income	0.82	0.96	51	0.96	1.11	52	0.94	1.04	52	1.14	1.21	55	0.99	1.32	44
Equals: adjusted operating income (tax equivalent)	3.41	3.67	39	3.61	3.82	43	3.54	3.70	41	4.04	4.04	56	4.27	4.41	44
Less: Overhead expense	2.10	2.17	51	2.58	2.24	75	2.42	2.17	70	2.97	2.57	74	2.70	2.69	57
Less: Provision for credit losses	0.05	0.09	44	-0.60	-0.15	6	-0.41	-0.09	4	0.70	0.51	79	0.08	0.15	34
Plus: Realized gains (losses) on held-to-maturity securities	0	0	48	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0	21	0	0.01	47	0	0.01	41	0	0.02	46	0.02	0.01	81
Plus: other tax equivalent adjustments	0	0	46	0	0	48	0	0	46	0	0	14	0	0	79
Equals: Pretax net operating income (tax equivalent)	1.27	1.40	38	1.63	1.79	45	1.53	1.66	42	0.38	1.04	12	1.51	1.56	43
Less: Applicable income taxes (tax equivalent)	0.29	0.33	39	0.37	0.41	37	0.34	0.38	37	-0.04	0.23	4	0.30	0.36	33
Less: Minority interest	0	0	44	0	0	41	0	0	40	0	0	42	0	0	36
Equals: Net operating income	0.98	1.06	41	1.26	1.36	45	1.19	1.26	47	0.42	0.81	16	1.21	1.19	47
Plus: Net extraordinary items	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income	0.98	1.06	41	1.26	1.35	46	1.19	1.26	47	0.42	0.82	16	1.21	1.19	47
Memo: Net income (last four quarters)	1.05	1.12	40	1.11	1.25	37	1.19	1.26	47	0.42	0.82	16	1.21	1.19	47
Net income-BHC and noncontrolling (minority) interest	0.98	1.07	39	1.26	1.37	45	1.19	1.27	45	0.42	0.83	14	1.21	1.20	47
Margin Analysis															
Average earning assets / Average assets	90.15	92.97	19	90.77	93.15	21	90.63	93.08	22	90.29	92.32	25	86.85	91.05	10
Average interest-bearing funds / Average assets	56.78	60.12	36	58.42	62.32	33	58.25	61.99	38	60.61	64.06	35	63.14	65.57	41
Interest income (tax equivalent) / Average earning assets	2.98	3.12	35	3.10	3.14	45	3.01	3.06	44	3.53	3.55	46	4.43	4.41	53
Interest expense / Average earning assets	0.10	0.24	16	0.17	0.27	28	0.14	0.25	25	0.32	0.52	23	0.65	1.08	17
Net interest income (tax equivalent) / Average earning assets	2.88	2.88	44	2.93	2.85	51	2.87	2.80	49	3.21	3.01	59	3.78	3.33	70
Yield or Cost															
Total loans and leases (tax equivalent)	3.89	4.01	45	4.11	4.05	61	4.08	4.01	61	4.35	4.27	59	4.77	5.09	34
Interest-bearing bank balances	0.43	0.42	50	0.09	0.11	22	0.12	0.14	19	0.16	0.27	17	2.35	2.04	69
Federal funds sold and reverse repos	0.65	0.58	61	0.89	0.26	88	0.90	0.25	87	0.06	0.68	15	0.14	2.44	10
Trading assets	0.16	0.52	61	0.08	0.42	62	0.09	0.45	61	0	0.60	49		0.99	
Total earning assets	2.96	3.09	35	3.08	3.11	46	2.99	3.04	44	3.51	3.51	47	4.41	4.36	54
Investment securities (tax equivalent)	1.86	1.85	55	1.56	1.80	35	1.58	1.77	41	1.95	2.25	25	2.71	2.76	47
US Treasury and agency securities (excluding mortgage-backed securities)	1.32	1.22	61	1.38	1.28	59	1.36	1.14	67	1.60	1.75	44	0.65	2.32	3
Mortgage-backed securities	1.66	1.78	42	1.27	1.56	22	1.33	1.57	28	1.54	2.05	10	2.74	2.61	66
All other securities	2.37	2.82	36	2.18	2.91	27	2.27	2.81	34	2.47	3.24	21	3.50	4.06	36
Interest-bearing deposits	0.09	0.20	20	0.19	0.24	44	0.15	0.21	36	0.36	0.53	30	0.76	1.10	26
Time deposits of \$250K or more	0.29	0.50	19	0.57	0.76	32	0.52	0.66	37	0.88	1.42	12	1.53	1.96	19
Time deposits < \$250K	0.29	0.44	29	0.57	0.72	36	0.51	0.62	41	0.86	1.36	11	1.48	1.82	28
Other domestic deposits	0.06	0.17	9	0.12	0.17	40	0.09	0.15	33	0.23	0.36	29	0.58	0.93	21
Foreign deposits		0.25			0.12			0.14			0.42			1.19	
Federal funds purchased and repos	0.27	0.36	51	0.15	0.19	61	0.14	0.17	60	0.35	0.62	33	0.93	1.86	27
Other borrowed funds and trading liabilities	0	1.24	2	0	1.31	6	0.01	1.27	5	0.78	1.50	16	1.67	2.38	15
All interest-bearing funds	0.16	0.36	16	0.27	0.40	30	0.22	0.37	25	0.48	0.74	23	0.89	1.49	16

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021		12/31/2021		12/31/2020		12/31/2019				
Non-interest Income and Expenses												
Total non-interest income	183,574		186,880		374,845		327,968		152,463			
Fiduciary activities income	8,167		8,124		16,195		14,363		13,871			
Service charges on deposit accounts - domestic	36,000		28,795		60,129		51,961		48,079			
Trading revenue.....	-4,054		120		325		486		0			
Investment banking fees and commissions.....	71,312		64,714		130,485		74,920		15,373			
Insurance activities revenue.....	0		0		0		0		0			
Venture capital revenue.....	0		0		0		0		0			
Net servicing fees	14,449		14,146		25,548		26,119		2,139			
Net securitization income	28		12		4		18		31			
Net gains (losses) on sales of loans, OREO, other assets.....	9,237		30,057		51,227		92,014		17,300			
Other non-interest income.....	48,435		40,912		90,932		68,087		55,670			
Total overhead expenses	468,961		503,706		969,159		851,145		416,246			
Personnel expense.....	274,710		277,740		552,030		416,599		244,273			
Net occupancy expense.....	42,139		43,831		87,462		73,214		46,288			
Goodwill impairment losses	0		0		0		0		0			
Amortization expenses and impairment loss (other intangible assets).....	17,341		18,133		35,192		26,992		13,085			
Other operating expenses.....	134,771		164,002		294,475		334,340		112,600			
Fee income on mutual funds and annuities.....	4,743		4,423		8,903		3,308		3,292			
Memoranda												
Assets under management in proprietary mutual funds and annuities	0		0		0		0		0			
Number of equivalent employees	5,190		5,203		5,036		5,183		2,546			
Average personnel expense per employee.....	52.93		53.38		109.62		80.38		95.94			
Average assets per employee.....	8,616.07		7,495.68		7,938.89		5,529.50		6,057.31			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios												
Mutual fund fee income / Non-interest income	2.58	2.35	62	2.37	2.15	56	2.38	2.17	55	1.01	2.02	42
Overhead expenses / Net Interest Income + non-interest income	61.76	59.40	59	71.75	59.03	91	68.83	59.28	87	73.78	62.28	84
Percent of Average Assets												
Total overhead expense	2.10	2.17	51	2.58	2.24	75	2.42	2.17	70	2.97	2.57	74
Personnel expense.....	1.23	1.20	57	1.42	1.25	69	1.38	1.21	70	1.45	1.30	67
Net occupancy expense.....	0.19	0.22	30	0.22	0.24	40	0.22	0.23	43	0.26	0.26	49
Other operating expenses.....	0.68	0.72	53	0.93	0.73	81	0.82	0.72	75	1.26	0.94	79
Overhead less non-interest income	1.28	1.19	53	1.62	1.10	89	1.49	1.10	84	1.83	1.25	84
Percent of Adjusted Operating Income (Tax Equivalent)												
Total overhead expense	61.43	58.92	60	71.48	58.45	91	68.54	58.83	86	73.48	61.82	84
Personnel expense.....	35.98	32.65	67	39.41	33.10	81	39.04	32.93	82	35.97	32.36	68
Net occupancy expense.....	5.52	6.14	35	6.22	6.33	48	6.19	6.23	49	6.32	6.58	44
Other operating expenses.....	19.92	19.36	58	25.85	18.60	87	23.31	19.18	79	31.20	22.28	86
Total non-interest income	24.04	25.40	54	26.52	28.18	53	26.51	27.67	53	28.31	28.83	55
Fiduciary activities income	1.07	2.23	42	1.15	2.24	41	1.15	2.20	44	1.24	2.09	44
Service charges on domestic deposit accounts	4.72	3.45	68	4.09	3.19	68	4.25	3.27	65	4.49	3.27	71
Trading revenue.....	-0.53	0.45	7	0.02	0.72	46	0.02	0.62	51	0.04	1.28	45
Investment banking fees and commissions.....	9.34	2.25	91	9.18	2.52	88	9.23	2.58	87	6.47	2.46	84
Insurance activities revenue.....	0	0.36	13	0	0.37	11	0	0.36	11	0	0.41	11
Venture capital revenue.....	0	0.01	46	0	0.02	44	0	0.04	44	0	0.01	44
Net servicing fees	1.89	1.38	77	2.01	0.55	87	1.81	0.60	85	2.25	0.01	93
Net securitization income	0	0	91	0	0.01	89	0	0.01	88	0	0	89
Net gain (loss) - sales of loans, OREO, and other assets	1.21	1.51	56	4.27	3.83	64	3.62	3.30	61	7.94	3.92	81
Other non-interest income.....	6.34	9.09	39	5.81	9.26	31	6.43	9.27	34	5.88	9.65	33
Overhead less non-interest income	37.38	32.73	61	44.96	29.94	87	42.03	30.52	85	45.17	31.93	83
Applicable income taxes / Pretax net operating income (tax equivalent).....	21.16	21.22	48	21.88	21.54	50	21.10	21.18	44	-15.35	18.63	1
Applicable income tax + TE / Pretax net operating income + TE	22.62	23.38	46	22.73	23.10	46	22.07	22.67	38	-11.12	21.18	1

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	1-Year	5-Year
Real estate loans	21,919,418	18,852,329	19,425,203	18,989,126	9,358,369	16.27	223.78	
Commercial and industrial loans	3,701,985	3,403,958	2,701,172	4,095,640	1,087,271	8.76	469.77	
Loans to individuals	1,244,840	897,047	904,680	894,329	663,778	38.77	123.61	
Loans to depository institutions and acceptances of other banks	0	0	0	0	0	0		
Agricultural loans	12,831	15,591	11,131	12,242	9,129	-17.70	12.22	
Other loans and leases	1,130,072	1,035,599	1,077,703	963,264	315,920	9.12	329.80	
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	28,009,146	24,204,524	24,119,889	24,954,601	11,434,467	15.72	239.48	
Less: Allowance for loan and lease losses	319,708	350,400	301,807	457,309	61,991	-8.76	628.43	
Net loans and leases	27,689,438	23,854,124	23,818,082	24,497,292	11,372,476	16.08	237.40	
Debt securities that reprice or mature in over 1 year	8,146,992	5,318,368	6,748,155	4,037,152	1,716,877	53.19	527.95	
Mutual funds and equity securities	0	0	0	0	0	0	-100.00	
Subtotal	35,836,430	29,172,492	30,566,237	28,534,444	13,089,353	22.84	276.96	
Interest-bearing bank balances	4,021,408	5,875,078	6,353,997	4,140,360	326,168	-31.55	2068.20	
Federal funds sold and reverse repos	139,175	0	12,497	5,938	100,517		557.76	
Debt securities that reprice or mature within 1 year	325,481	240,056	265,224	249,062	239,170	35.59	629.57	
Trading assets	754,558	606,557	486,465	813,437	0	24.40		
Total earning assets	41,077,052	35,894,183	37,684,420	33,743,241	13,755,208	14.44	320.96	
Non-interest-bearing cash and due from depository institutions	561,516	529,434	476,653	462,957	262,019	6.06	149.28	
Premises, fixed assets, and leases	568,473	588,710	568,077	615,246	317,321	-3.44	182.06	
Other real estate owned	1,431	5,039	2,736	11,914	11,964	-71.60	-90.08	
Investment in unconsolidated subsidiaries	114,023	113,899	108,482	116,645	86,627	0.11	4940.80	
Intangible and other assets	3,884,927	3,244,604	3,119,664	2,839,870	1,487,953	19.74	307.64	
Total assets	46,207,422	40,375,869	41,960,032	37,789,873	15,921,092	14.44	314.25	
Quarterly average assets	46,358,264	39,800,888	41,373,562	37,968,556	15,838,547	16.48	318.95	
Average loans and leases (YTD)	26,081,509	24,690,002	24,364,052	19,636,272	11,227,053	5.64	227.56	
Memoranda								
Loans held-for-sale	73,880	171,447	191,723	290,467	59,363	-56.91	11.95	
Loans not held-for-sale	27,935,266	24,033,077	23,928,166	24,664,134	11,375,104	16.24	241.32	
Real estate loans secured by 1–4 family	6,151,717	5,601,161	5,583,811	5,952,211	3,794,263	9.83	102.25	
Commercial real estate loans	15,658,168	13,122,455	13,727,500	12,901,881	5,494,219	19.32	327.86	
Construction and land development	2,506,535	1,947,375	2,027,996	1,898,148	1,017,260	28.71	188.17	
Multifamily	623,522	368,183	443,106	388,569	211,548	69.35	502.47	
Nonfarm nonresidential	12,528,111	10,806,897	11,256,398	10,615,164	4,265,411	15.93	366.36	
Real estate loans secured by farmland	109,533	128,713	113,892	135,034	69,887	-14.90	59.79	
Total investment securities	8,472,473	5,558,424	7,013,379	4,286,214	1,956,047	52.43	530.11	
U.S. Treasury securities	316,458	0	0	0	0			
US agency securities (excluding mortgage-backed securities)	914,504	630,764	773,282	507,140	188,369	44.98	368.69	
Municipal securities	1,068,558	693,128	812,689	520,040	208,415	54.16	441.15	
Mortgage-backed securities	6,143,345	4,220,640	5,408,674	3,245,332	1,559,263	45.55	547.06	
Asset-backed securities	0	0	0	0	0			
Other debt securities	29,608	13,892	18,734	13,702	0	113.13		
Mutual funds and equity securities	0	0	0	0	0	-100.00		
Available-for-sale securities	5,666,008	4,369,159	5,193,478	3,330,672	1,956,047	29.68	322.70	
U.S. Treasury securities	316,458	0	0	0	0			
US agency securities (excluding mortgage-backed securities)	658,039	516,623	597,779	434,140	188,369	27.37	237.25	
Municipal securities	1,068,558	693,128	812,689	520,040	208,415	54.16	452.81	
Mortgage-backed securities	3,593,345	3,145,516	3,764,276	2,362,790	1,559,263	14.24	278.47	
Asset-backed securities	0	0	0	0	0			
Other debt securities	29,608	13,892	18,734	13,702	0	113.13		
Mutual funds and equity securities	0	0	0	0	0	-100.00		
Held-to-maturity securities appreciation (depreciation)	-313,779	-20,873	-41,837	1,641				
Available-for-sale securities appreciation (depreciation)	-651,115	31,865	-27,818	62,636	15,285			
Structured notes, fair value	21,012	0	0	0	0			
Pledged securities	2,563,457	2,574,718	2,578,983	2,639,086	726,067	-0.44	178.28	

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	14,337,018	3,140,013	4,427,617	2,518,977	938,038	356.59	1932.50
NOW, ATS and transaction accounts	9,331,131	1,531,617	2,304,317	1,739,691	952,871	509.23	1704.21
Time deposits less brokered deposits < \$250K	2,033,048	2,155,472	1,743,370	2,344,574	1,362,413	-5.68	154.35
MMDA and other savings accounts	12,503,277	25,231,487	25,512,819	22,686,610	8,630,789	-50.45	84.50
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	38,204,474	32,058,589	33,988,123	29,289,852	11,884,111	19.17	334.20
Time deposits of \$250K or more	520,835	707,809	591,071	803,134	292,985	-26.42	278.62
Foreign deposits	0	0	0	0	0	0	
Federal funds purchased and repos	669,999	862,429	781,239	779,666	298,741	-22.31	100.59
Secured federal funds purchased	0	0	0	0	0	0	
Commercial paper	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less	222	25,430	434	427	706,098	-99.13	-99.08
Other borrowings w/remaining maturity over 1 year	2,604	2,823	2,605	3,038	82,851	-7.76	181.21
Brokered deposits < \$250K	150,542	475,971	475,635	600,896	0	-68.37	58.07
Noncore funding	1,344,202	2,074,462	1,850,984	2,187,161	1,380,675	-35.20	127.16
Trading liabilities	704,633	546,809	457,841	804,832	0	28.86	
Subordinated notes and debentures + trust preferred securities	392,460	326,548	327,066	390,178	115,833	20.18	435.99
Other liabilities	521,228	611,838	533,078	469,970	167,460	-14.81	512.22
Total liabilities	41,166,997	35,618,246	37,157,092	33,141,993	13,548,079	15.58	331.12
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	189,103	175,957	173,331	177,434	84,361	7.47	158.52
Common surplus	4,195,976	3,720,946	3,653,098	3,765,406	1,607,740	12.77	269.91
Retained earnings	1,146,230	836,584	997,657	657,451	679,895	37.01	185.34
Accumulated other comprehensive income	-490,884	24,136	-21,146	47,589	1,017		
Other equity capital components	0	0	0	0	0	0	
Total holding company equity capital	5,040,425	4,757,623	4,802,940	4,647,880	2,373,013	5.94	213.95
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0	0	
Total equity capital, including minority interest	5,040,425	4,757,623	4,802,940	4,647,880	2,373,013	5.94	213.95
Total liabilities and capital	46,207,422	40,375,869	41,960,032	37,789,873	15,921,092	14.44	314.25
Memoranda							
Non-interest-bearing deposits	14,337,018	11,176,338	11,498,840	9,711,338	3,245,306	28.28	444.07
Interest-bearing deposits	24,538,833	22,066,031	23,555,989	20,982,544	8,931,790	11.21	283.63
Total deposits	38,875,851	33,242,369	35,054,829	30,693,882	12,177,096	16.95	330.44
Long-term debt that reprices within 1 year	0	13,000	13,000	25,000	0	-100.00	
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	4,802,940	4,647,880	4,647,880	2,373,013	2,366,296		
Accounting restatements	0	0	0	-44,820	0		
Net income	219,504	245,909	475,543	120,632	186,483		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	-116,941	-58,736	-142,132	-29,213	-159,431		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	657,792	0	0	2,256,634	0		
Less: Dividends declared	70,931	66,776	135,337	98,256	57,696		
Change in other comprehensive income	-469,738	-23,453	-68,735	46,572	25,898		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	17,799	12,799	25,721	23,318	11,463		
Holding company equity capital, ending balance	5,040,425	4,757,623	4,802,940	4,647,880	2,373,013		

Percent Composition of Assets

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	47.44	38.78	67	46.69	36.32	76	46.29	36.25	74	50.25	36.22	79	58.78	37.78	87
Commercial and industrial loans	8.01	11.05	36	8.43	12.25	30	6.44	10.76	26	10.84	13.52	35	6.83	12.02	23
Loans to individuals	2.69	3.52	60	2.22	3.48	57	2.16	3.36	60	2.37	3.40	58	4.17	4.20	62
Loans to depository institutions and acceptances of other banks	0	0.02	33	0	0.01	32	0	0.02	34	0	0.03	31	0	0.04	29
Agricultural loans.....	0.03	0.19	51	0.04	0.21	51	0.03	0.18	47	0.03	0.19	48	0.06	0.24	53
Other loans and leases.....	2.45	4.45	39	2.56	4.22	40	2.57	4.47	41	2.55	4.63	38	1.98	5.01	26
Net loans and leases.....	59.92	61.60	42	59.08	59.81	44	56.76	58.67	46	64.83	61.58	51	71.43	63.77	66
Debt securities over 1 year.....	17.63	19.46	47	13.17	17.61	33	16.08	19.46	40	10.68	15.55	29	10.78	14.60	28
Mutual funds and equity securities	0	0.05	12	0	0.06	14	0	0.06	13	0	0.05	13	0	0.06	13
Subtotal	77.56	82.34	20	72.25	78.32	18	72.85	79.22	22	75.51	78.16	25	82.21	79.65	37
Interest-bearing bank balances	8.70	4.59	81	14.55	9.11	82	15.14	8.50	82	10.96	7.51	75	2.05	3.06	50
Federal funds sold and reverse repos	0.30	0.58	75	0	0.52	28	0.03	0.54	67	0.02	0.82	65	0.63	1.57	78
Debt securities 1 year or less	0.70	1.68	33	0.59	1.53	33	0.63	1.56	37	0.66	1.68	30	1.50	1.91	57
Trading assets	1.63	0.55	84	1.50	0.60	86	1.16	0.49	85	2.15	1.01	86	0	1.19	15
Total earning assets.....	88.90	90.95	24	88.90	91.43	19	89.81	91.77	26	89.29	91.05	24	86.40	89.53	15
Non-interest cash and due from depository institutions.....	1.22	1.01	73	1.31	1.01	75	1.14	0.82	79	1.23	1.07	58	1.65	1.14	82
Other real estate owned.....	0	0.01	41	0.01	0.02	60	0.01	0.01	52	0.03	0.02	73	0.08	0.03	88
All other assets.....	9.89	7.97	75	9.79	7.50	77	9.05	7.35	70	9.48	7.82	72	11.96	9.27	80
Memoranda															
Short-term investments	9.71	7.68	72	15.15	12.01	73	15.80	11.47	71	11.63	11.17	62	4.18	7.63	46
U.S. Treasury securities.....	0.68	1.96	42	0	1.08	12	0	1.47	10	0	0.84	17	0	1.03	11
US agency securities (excluding mortgage-backed securities)	1.98	0.84	81	1.56	0.77	78	1.84	0.82	80	1.34	0.63	77	1.18	0.54	79
Municipal securities	2.31	1.75	65	1.72	1.72	59	1.94	1.73	60	1.38	1.69	56	1.31	1.34	62
Mortgage-backed securities	13.30	13.68	50	10.45	12.97	41	12.89	14.14	47	8.59	11.75	37	9.79	11.44	38
Asset-backed securities	0	0.68	21	0	0.38	26	0	0.50	24	0	0.32	24	0	0.28	25
Other debt securities	0.06	0.52	39	0.03	0.52	37	0.04	0.53	36	0.04	0.42	40	0	0.39	9
Loans held-for-sale.....	0.16	0.35	57	0.42	0.42	66	0.46	0.55	68	0.77	0.52	72	0.37	0.39	63
Loans held for investment	60.46	61.41	43	59.52	59.85	43	57.03	58.06	46	65.27	61.72	53	71.45	63.50	67
Real estate loans secured by 1–4 family	13.31	12.26	58	13.87	11.69	62	13.31	11.46	64	15.75	11.91	65	23.83	13.29	88
Revolving	2.79	1.49	78	3.21	1.45	85	2.97	1.42	82	3.63	1.66	86	5.01	2.07	91
Closed-end, secured by first liens	10.50	10.40	57	10.61	9.84	60	10.30	9.67	61	12.04	9.81	64	18.74	10.69	85
Closed-end, secured by junior liens	0.03	0.18	24	0.05	0.20	25	0.03	0.17	26	0.08	0.22	34	0.08	0.28	31
Commercial real estate loans	33.89	24.34	72	32.50	22.48	78	32.72	22.69	74	34.14	22.22	81	34.51	22.23	77
Construction and land development	5.42	3.75	68	4.82	3.35	70	4.83	3.34	67	5.02	3.40	73	6.39	3.44	79
Multifamily.....	1.35	3.69	27	0.91	3.31	21	1.06	3.57	25	1.03	3.12	24	1.33	3.01	34
Nonfarm nonresidential	27.11	15.50	86	26.77	14.81	90	26.83	14.57	90	28.09	14.72	91	26.79	14.69	87
Real estate loans secured by farmland.....	0.24	0.35	64	0.32	0.34	65	0.27	0.30	65	0.36	0.33	68	0.44	0.36	69

Loan Mix and Analysis of Concentrations of Credit

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	78.26	62.08	76	77.89	59.66	82	80.54	61.05	82	76.09	57.15	86	81.84	57.46	89
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	21.96	20.31	56	23.14	19.82	60	23.15	19.86	61	23.85	19.43	63	33.18	20.75	85
Real estate loans secured by 1–4 family.....	4.60	2.40	81	5.36	2.42	88	5.17	2.43	86	5.50	2.64	87	6.98	3.15	91
Revolving	17.37	17.67	48	17.78	17.22	56	17.98	17.24	56	18.35	16.59	61	26.20	17.39	80
Closed-end.....	55.90	38.23	80	54.21	36.54	84	56.91	37.86	83	51.70	34.63	85	48.05	33.52	75
Construction and land development.....	8.95	5.97	75	8.05	5.50	74	8.41	5.65	74	7.61	5.26	73	8.90	5.09	77
1–4 family.....	2.75	1.34	80	2.29	1.11	80	2.67	1.18	81	2.31	0.93	82	2.30	0.94	80
Other.....	6.19	4.56	67	5.75	4.33	65	5.74	4.40	63	5.29	4.19	64	6.60	4.02	76
Multifamily.....	2.23	5.72	25	1.52	5.34	16	1.84	5.78	20	1.56	4.96	19	1.85	4.69	27
Nonfarm nonresidential	44.73	24.64	90	44.65	24.14	95	46.67	24.56	94	42.54	22.93	95	37.30	22.15	85
Owner-occupied.....	19.36	8.28	95	20.23	8.14	96	20.61	8.29	94	19.40	7.68	95	18.88	7.72	94
Other.....	25.37	16.13	81	24.42	15.71	81	26.06	15.94	85	23.13	14.95	79	18.42	14.34	64
Real estate loans secured by farmland.....	0.39	0.59	64	0.53	0.59	65	0.47	0.54	65	0.54	0.54	68	0.61	0.55	69
Loans to depository institutions and acceptances of other banks.....	0	0.05	33	0	0.03	32	0	0.04	34	0	0.06	31	0	0.11	29
Commercial and industrial loans	13.22	18.46	34	14.06	20.98	25	11.20	18.86	22	16.41	22.17	29	9.51	19.53	16
Loans to individuals	4.44	6.27	60	3.71	6.28	57	3.75	6.24	58	3.58	6.13	55	5.81	7.13	60
Credit card loans	0.06	0.53	57	0	0.51	22	0	0.53	22	0	0.65	22	0	0.81	21
Agricultural loans.....	0.05	0.32	48	0.06	0.37	46	0.05	0.34	45	0.05	0.32	44	0.08	0.37	51
Other loans and leases.....	4.03	8.30	41	4.28	8.03	44	4.47	8.75	44	3.86	9.09	37	2.76	9.85	26
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	573.31	407.54	82	557.75	383.17	84	564.29	391.81	83	564.42	381.27	84	623.48	391.26	87
Real estate loans secured by 1–4 family.....	160.90	130.40	68	165.71	124.52	70	162.21	126.06	72	176.92	125.03	71	252.78	138.18	88
Revolving	33.68	15.55	84	38.40	15.53	93	36.24	15.44	88	40.78	17.42	89	53.18	21.26	91
Closed-end.....	127.22	113.22	63	127.31	107.53	63	125.97	108.85	67	136.14	106.14	66	199.61	115.20	84
Commercial real estate loans	409.54	254.23	82	388.23	238.21	85	398.77	245.88	86	383.49	234.65	85	366.04	229.44	79
Construction and land development.....	65.56	38.88	78	57.61	35.52	77	58.91	35.95	79	56.42	35.62	76	67.77	34.95	79
1–4 family.....	20.18	8.60	82	16.42	7.06	82	18.72	7.42	84	17.17	6.34	83	17.50	6.61	86
Other.....	45.38	29.76	74	41.20	28.07	70	40.19	28.11	70	39.25	28.16	67	50.28	27.32	80
Multifamily.....	16.31	39.14	31	10.89	34.78	23	12.87	38.66	27	11.55	32.74	25	14.09	31.04	35
Nonfarm nonresidential	327.68	162.28	91	319.72	157.17	93	326.99	158.05	93	315.52	155.06	92	284.17	152.10	90
Owner-occupied.....	141.82	54.20	97	144.87	52.65	96	144.40	52.99	96	143.92	52.37	96	143.82	53.07	94
Other.....	185.86	106.54	87	174.86	102.08	87	182.59	102.54	87	171.59	100.54	85	140.36	97.41	68
Real estate loans secured by farmland.....	2.86	3.62	65	3.81	3.59	67	3.31	3.22	65	4.01	3.44	69	4.66	3.60	70
Loans to depository institutions and acceptances of other banks.....	0	0.27	32	0	0.18	32	0	0.21	34	0	0.28	31	0	0.44	29
Commercial and industrial loans	96.83	115.10	45	100.71	127.07	39	78.47	114.45	37	121.74	139.91	40	72.44	122.02	29
Loans to individuals	32.56	35.52	61	26.54	35.29	60	26.28	34.55	61	26.58	37.47	58	44.22	43.51	62
Credit card loans	0.47	2.76	60	0	2.61	22	0	2.77	23	0	3.30	22	0	4.34	21
Agricultural loans.....	0.34	1.81	50	0.46	2.01	51	0.32	1.86	47	0.36	1.88	49	0.61	2.18	53
Other loans and leases.....	29.56	50.19	44	30.64	46.75	46	31.31	51.06	45	28.63	49.54	39	21.05	52.44	25
Supplemental															
Non-owner occupied CRE loans / Gross loans	36.55	30.64	61	33.98	28.84	61	36.30	30.07	63	32.30	27.32	58	29.17	26.45	52
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	267.72	203.71	71	243.36	187.37	69	254.38	195.33	71	239.56	183.76	64	222.22	178.57	59
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	409.54	261.50	82	388.23	244.59	85	398.77	252.85	85	383.49	240.85	85	366.04	236.10	79

Liquidity and Funding

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	9.71	7.68	72	15.15	12.01	73	15.80	11.47	71	11.63	11.17	62	4.18	7.63	46
Liquid assets	27.81	25.39	60	29.38	28.17	53	32.20	29.03	55	24.28	26.22	51	15.30	22.44	32
Investment securities	18.34	21.68	42	13.77	19.64	28	16.71	21.63	36	11.34	17.85	27	12.29	16.99	28
Net loans and leases	59.92	61.60	42	59.08	59.81	44	56.76	58.67	46	64.83	61.58	51	71.43	63.77	66
Net loans, leases and standby letters of credit	60.11	62.44	41	59.26	60.62	41	56.93	59.49	45	65.03	62.48	51	71.64	64.84	63
Core deposits	82.68	75.64	72	79.40	74.75	59	81	75.71	64	77.51	70.67	62	74.64	63.09	73
Noncore funding	2.91	10.86	15	5.14	10.89	31	4.41	10.30	26	5.79	14.13	21	8.67	19.36	19
Time deposits of \$250K or more	1.13	1.54	44	1.75	1.81	56	1.41	1.58	54	2.13	2.11	57	1.84	2.94	30
Foreign deposits	0	0.34	39	0	0.35	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	1.45	1.20	71	2.14	1.20	80	1.86	1.23	75	2.06	1.47	73	1.88	1.94	65
Secured federal funds purchased	0	0	49	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	1.15	0.50	74	2.14	0.52	87	1.83	0.54	84	2.05	0.54	86	1.25	0.48	70
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	0	1.63	21	0.06	0.99	41	0	1	27	0	1.24	19	4.43	3.01	69
Earning assets that reprice within 1 year	26.81	36.16	27	32.56	38.93	31	32.96	37.37	39	34.65	39.38	37	21.81	39.29	7
Interest-bearing liabilities that reprice within 1 year	4.23	6.49	41	6.35	7.04	60	4.95	6.39	51	7.16	8.20	58	6.87	10.19	30
Long-term debt that reprices within 1 year	0	0.28	32	0.03	0.26	60	0.03	0.26	62	0.07	0.47	55	0	0.96	25
Net assets that reprice within 1 year	22.58	28.22	39	26.18	30.25	38	27.97	29.65	44	27.42	29.11	42	14.93	26.63	18
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-8.77	3.09	12	-13.85	-1.82	13	-15.64	-2.33	12	-7.74	3.20	19	5.46	14.45	22
Net short-term noncore funding dependence	-9.37	-1.79	15	-14.92	-8.21	23	-16.63	-7.71	20	-9.47	-4.76	27	4.02	3.38	43
Short-term investment / Short-term noncore funding	397.10	166.36	86	347.21	284.81	71	428.55	273.46	77	259.79	184.19	72	55.85	77.77	53
Liquid assets - short-term noncore funding / Nonliquid assets	35.14	28.61	66	35.43	34.02	56	42.05	36.68	62	26.15	28.18	56	9.23	16.97	42
Net loans and leases / Total deposits	71.23	76.80	38	71.76	74.66	44	67.95	72.79	40	79.81	79.43	51	93.39	90.31	56
Net loans and leases / Core deposits	72.48	82.80	34	74.41	81.17	40	70.08	78.25	38	83.64	88.34	45	95.69	103.93	40
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-8.84	-6.37	32	-0.67	0.84	4	-1.31	0.12	12	0.05	1.57	16		0.72	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-18.34	-13.54	29	1.03	1.94	33	-0.87	-0.25	32	2.08	4.31	19	1.06	1.36	47
Structured notes appreciation (depreciation) / Tier 1 capital	-0.11	-0.29	44		0.01			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	33.12	23.58	63	21.40	13.42	69	25.95	14.28	74	22.29	11.38	74	0	12.67	14
Available-for-sale securities	66.88	74.56	37	78.60	84.66	31	74.05	83.77	26	77.71	87.23	26	100	85.40	95
U.S. Treasury securities	3.74	9.26	41	0	5.52	12	0	6.70	10	0	4.72	16	0	6.15	11
US agency securities (excluding mortgage-backed securities)	10.79	4.02	83	11.35	4.50	81	11.03	4.12	83	11.83	4.01	82	9.63	3.49	84
Municipal securities	12.61	8	69	12.47	8.87	69	11.59	8.22	70	12.13	9.83	65	10.65	7.75	68
Mortgage-backed securities	72.51	63.23	61	75.93	66.59	61	77.12	66.54	61	75.72	66.64	61	79.72	67.43	64
Asset-backed securities	0	3.36	21	0	2.05	26	0	2.50	24	0	1.91	24	0	1.66	24
Other debt securities	0.35	3.01	39	0.25	3.17	38	0.27	3.08	37	0.32	3.01	42	0	2.94	9
Mutual funds and equity securities	0	0.28	12	0	0.32	14	0	0.29	13	0	0.35	13	0	0.40	13
Debt securities 1 year or less	3.84	8.89	38	4.32	8.69	37	3.78	7.78	41	5.81	10.55	36	12.23	11.86	62
Debt securities 1 to 5 years	7.69	20.02	22	2.09	17.05	11	2.84	18.25	12	2.77	17.03	21	3.11	17.94	20
Debt securities over 5 years	88.47	68.75	87	93.59	72.17	90	93.38	71.11	91	91.42	69.86	82	84.67	66.02	72
Pledged securities	30.26	30.80	53	46.32	33.87	68	36.77	32.26	58	61.57	35.67	80	37.12	30.57	59
Structured notes, fair value	0.25	0.15	84	0	0.03	41	0	0.11	40	0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	-26.64	-31.70	59	37.63	51.37	54	50.88	27.98	67	560.11	183.32	89	146.94	26.69	91
Investment securities	52.43	21.19	84	77.15	33.34	83	63.63	31.36	83	119.13	23.62	96	28.94	11.75	84
Core deposits	19.17	9.58	78	13.10	16.88	42	16.04	16.94	58	146.46	26.88	99	4.79	11.23	33
Noncore funding	-35.20	10.50	4	-31.71	-23.76	44	-15.37	-14.79	48	58.41	-12.18	98	89.86	6.59	95

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)	10,163,531	6,631,893	7,416,312	5,929,845	2,902,001
Commit: Secured commercial real estate loans	3,886,001	2,140,807	2,656,492	1,864,625	946,190
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	10,828	0	0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	83,892	73,970	71,824	76,507	32,752
Commercial and similar letters of credit	2,666	0	0	0	117
Securities lent	88,869	90,137	71,212	59,767	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	238,500	584,650	576,900	590,500	148,773
Written options contracts (interest rate)	198,364	494,441	356,053	643,115	140,002
Purchased options contracts (interest rate)	71,120	35,078	35,078	65,078	60,078
Interest rate swaps	21,253,667	19,768,039	20,822,716	18,595,001	1,760,734
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	22	24.48	51	16.43	22.45	31	17.67	22.78	41	15.69	22.01	29	18.23	23.52	36
Standby letters of credit	0.18	0.66	18	0.18	0.67	17	0.17	0.65	17	0.20	0.71	18	0.21	0.84	21
Commercial and similar letters of credit	0.01	0.02	59	0	0.02	19	0	0.02	20	0	0.02	20	0	0.02	42
Securities lent	0.19	0.09	88	0.22	0.12	87	0.17	0.10	87	0.16	0.18	85	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.26	27	0	0.25	27	0	0.24	27	0	0.35	26	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.19	29	0	0.18	29	0	0.30	27	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.19	34	0	0.18	34	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.17	34	0	0.14	35	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	47.10	44.65	77	51.72	49.75	79	51.93	46.30	80	52.64	48.62	75	13.25	68.47	34
Interest rate contracts	47.10	32.11	80	51.72	35.96	83	51.93	32.46	84	52.64	34.36	80	13.25	47.31	36
Interest rate futures and forward contracts	0.52	3.60	65	1.45	5.17	69	1.37	3.25	71	1.56	6.21	65	0.93	10.67	62
Written options contracts (interest rate)	0.43	1.58	57	1.22	1.82	62	0.85	1.41	62	1.70	2.18	65	0.88	2.47	61
Purchased options contracts (interest rate)	0.15	1.48	56	0.09	1.33	49	0.08	1.31	51	0.17	1.46	54	0.38	2.65	60
Interest rate swaps	46	21.90	86	48.96	20.67	87	49.63	20.49	87	49.21	20.83	87	11.06	28.86	39
Foreign exchange contracts	0	6.76	26	0	6.16	25	0	6.30	26	0	6.01	25	0	10.12	22
Futures and forward foreign exchange contracts	0	4.19	27	0	3.93	26	0	3.78	27	0	3.47	25	0	5.23	23
Written options contracts (foreign exchange)	0	0.04	40	0	0.04	41	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.05	40	0	0.04	41	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.79	39	0	0.73	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0	1.19	35	0	0.86	34	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts	0	0.08	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.41	39	0	0.29	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0	0.31	39	0	0.19	38	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.32	37	0	0.29	37	0	0.31	38	0	0.32	36	0	0.38	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	38.97	46.07	50	26.86	42.93	31	30.44	44.98	35	30.20	42.82	43	25.85	45.53	32

Derivative Instruments

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	21,761,651	20,882,208	21,790,747	19,893,694	2,109,587
Interest rate contracts	21,761,651	20,882,208	21,790,747	19,893,694	2,109,587
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	238,500	584,650	576,900	590,500	148,773
Written options	198,364	494,441	356,053	643,115	140,002
Exchange-traded	0	0	0	57,000	47,000
Over-the-counter	198,364	494,441	356,053	586,115	93,002
Purchased options	71,120	35,078	35,078	65,078	60,078
Exchange-traded	0	0	0	30,000	25,000
Over-the-counter	71,120	35,078	35,078	35,078	35,078
Swaps	21,253,667	19,768,039	20,822,716	18,595,001	1,760,734
Held for trading	21,253,667	19,768,039	20,822,716	18,595,001	0
Interest rate contracts	21,253,667	19,768,039	20,822,716	18,595,001	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	507,984	1,114,169	968,031	1,298,693	2,109,587
Interest rate contracts	507,984	1,114,169	968,031	1,298,693	2,109,587
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	21,518,286	20,237,767	21,264,693	19,188,581	1,908,585
One year or less	494,829	537,424	641,420	682,247	843,119
Over 1 year to 5 years	3,209,946	2,433,789	3,095,451	1,862,249	484,011
Over 5 years	17,813,511	17,266,554	17,527,822	16,644,085	581,455
Gross negative fair value (absolute value)	667,051	518,221	410,137	809,143	30,439
Gross positive fair value	668,574	526,144	414,742	818,212	17,140
Held for trading	666,469	516,632	408,776	802,763	0
Non-traded	2,105	9,512	5,966	15,449	17,140
Current credit exposure on risk-based capital derivative contracts	666,469	516,659	408,827	802,763	15,396
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
	Percent of Notional Amount														
Interest rate contracts	100	93.66	75	100	94.09	76	100	94.17	75	100	94.10	77	100	93.44	80
Foreign exchange contracts	0	3.30	26	0	3.27	25	0	3.47	25	0	3.49	25	0	3.20	22
Equity, commodity, and other contracts	0	1.20	35	0	1.17	34	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards	1.10	9.78	36	2.80	12.57	40	2.65	11.16	40	2.97	14.05	30	7.05	13.49	49
Written options	0.91	5.78	30	2.37	7.49	39	1.63	6.28	37	3.23	8.18	38	6.64	5.91	65
Exchange-traded	0	0.15	42	0	0.11	42	0	0.12	42	0.29	0.14	86	2.23	0.15	91
Over-the-counter	0.91	5.46	33	2.37	7.20	41	1.63	5.96	39	2.95	7.73	38	4.41	5.10	58
Purchased options	0.33	3.69	46	0.17	3.44	44	0.16	3.27	45	0.33	3.42	46	2.85	4.42	61
Exchange-traded	0	0.15	41	0	0.12	40	0	0.12	41	0.15	0.15	84	1.19	0.28	87
Over-the-counter	0.33	3.17	48	0.17	3.04	46	0.16	2.87	46	0.18	2.86	45	1.66	3.35	58
Swaps	97.67	74.97	76	94.66	71.23	72	95.56	74.26	74	93.47	68.76	75	83.46	69.75	53
Held for trading	97.67	37.98	85	94.66	40.60	79	95.56	40.42	80	93.47	43.53	79	0	44.16	18
Interest rate contracts	97.67	31.52	92	94.66	34.42	89	95.56	34.15	90	93.47	36.62	91	0	37.24	18
Foreign exchange contracts	0	1.71	35	0	1.57	33	0	1.68	33	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts	0	0.58	40	0	0.58	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded	2.33	62.02	14	5.34	59.40	20	4.44	59.58	19	6.53	56.47	20	100	55.84	81
Interest rate contracts	2.33	57.94	16	5.34	56.19	21	4.44	56.71	20	6.53	53.82	21	100	52.22	88
Foreign exchange contracts	0	0.36	33	0	0.38	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts	0	0.10	38	0	0.13	38	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less)	98.88	93.09	55	96.91	91.87	48	97.59	92.53	48	96.46	91.48	52	90.47	93.86	26
One year or less	2.27	31.78	16	2.57	28.05	17	2.94	27.56	17	3.43	32.05	16	39.97	32.17	63
Over 1 year to 5 years	14.75	24.76	30	11.65	26.03	23	14.21	27.01	25	9.36	27.06	21	22.94	30.45	45
Over 5 years	81.86	27.14	96	82.69	30.08	96	80.44	29.89	92	83.67	29.56	96	27.56	28.09	55
Gross negative fair value (absolute value)	3.07	1.56	86	2.48	1.25	83	1.88	0.98	85	4.07	1.55	91	1.44	0.83	79
Gross positive fair value	3.07	1.74	80	2.52	1.68	83	1.90	1.34	76	4.11	2.23	92	0.81	1.19	34
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.19	0.07	87	0.17	0.05	90	0.13	0.04	89	0.27	0.07	89	0.02	0.06	60
Gross positive fair value (X)	0.19	0.08	87	0.17	0.07	89	0.13	0.05	88	0.27	0.09	89	0.01	0.07	30
Held for trading (X)	0.19	0.06	88	0.17	0.05	90	0.13	0.04	89	0.27	0.07	89	0	0.06	18
Non-traded (X)	0	0.02	25	0	0.01	38	0	0.01	37	0.01	0.02	44	0.01	0.01	75
Current credit exposure (X)	0.19	0.04	90	0.17	0.05	89	0.13	0.04	90	0.27	0.06	91	0.01	0.05	36
Credit losses on derivative contracts	0	0	50	0	0	45	0	0	46	0	0	43	0	0	45
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	46	0	0	47	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	47	0	0	46	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	2.08	0.54	90	2.02	0.63	89	1.50	0.46	89	3.14	0.85	91	0.13	0.73	35

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2022		06/30/2021		12/31/2021		12/31/2020		12/31/2019						
Change: Allowance for Loan and Lease Losses excluding ATTR															
Beginning balance		301,807		457,309		457,309		61,991		55,798					
Gross losses		11,653		9,037		16,900		14,601		9,775					
Write-downs, transfers to loans held-for-sale		0		0		0		0		0					
Recoveries		6,992		6,943		13,801		11,776		3,914					
Net losses		4,661		2,094		3,099		2,825		5,861					
Provision for loan and lease losses		8,804		-104,815		-152,403		199,365		12,777					
Adjustments		13,758		0		0		198,778		-723					
Ending balance		319,708		350,400		301,807		457,309		61,991					
Memo: Allocated transfer risk reserve (ATTRR)		0		0		0		0		0					
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.04	0.08	44	-0.54	-0.14	6	-0.38	-0.09	4	0.70	0.51	80	0.08	0.15	34
Provision for loan and lease losses / Average loans and leases	0.07	0.14	42	-0.85	-0.25	8	-0.63	-0.16	6	1.02	0.82	72	0.11	0.24	32
Provision for loan and lease losses / Net loan and lease losses	188.89	198.72	61	-5,005.49	77.32	0	-4,917.81	-105.48	2	7,057.17	487.86	96	218	130.58	88
Allowance for loan and lease losses / Total loans and leases not held for sale	1.14	1.17	51	1.46	1.39	61	1.26	1.23	58	1.85	1.58	74	0.54	0.83	25
Allowance for loan and lease losses / Total loans and leases	1.14	1.15	51	1.45	1.37	63	1.25	1.20	58	1.83	1.55	75	0.54	0.81	24
Allowance for loan and lease losses / Net loans and leases losses (X)	34.30	28.67	69	83.67	15.27	94	97.39	21.39	93	161.88	11.58	96	10.58	8.03	74
Allowance for loan and lease losses / Nonaccrual assets	379.51	413.77	62	411.67	318.67	74	400.18	364.13	71	480.43	299.17	82	187.05	218.72	61
ALLL / 90+ days past due + nonaccrual loans and leases	355.11	319.24	65	408.98	260.68	80	375.94	287.08	74	428.04	244.34	83	143.62	151.73	59
Gross loan and lease losses / Average loans and leases	0.09	0.16	45	0.07	0.22	22	0.07	0.19	24	0.07	0.34	12	0.09	0.28	24
Recoveries / Average loans and leases	0.05	0.07	48	0.06	0.08	46	0.06	0.08	39	0.06	0.07	51	0.03	0.08	33
Net losses / Average loans and leases	0.04	0.08	49	0.02	0.13	21	0.01	0.11	16	0.01	0.27	6	0.05	0.21	26
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	45	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses	41.37	23.25	87	47.55	16.12	91	94.52	34.67	93	120.47	33.98	97	47.58	36.22	81
Earnings coverage of net loan and lease losses (X)	61.86	-9.51	76	100.64	4.52	90	145.81	39.72	87	107.38	22.91	92	41.49	24.40	80
Net Loan and Lease Losses By Type															
Real estate loans	-0.02	-0.01	25	0	0.03	33	-0.02	0.02	19	-0.01	0.04	10	-0.01	0.01	26
Real estate loans secured by 1–4 family	-0.03	-0.02	31	-0.04	-0.01	21	-0.05	-0.02	17	-0.02	0.01	21	-0.01	0.01	32
Revolving	-0.04	-0.08	45	-0.08	-0.05	25	-0.10	-0.07	23	-0.01	0.01	38	-0.02	0.02	25
Closed-end	-0.03	-0.02	25	-0.03	-0.01	26	-0.03	-0.01	21	-0.02	0	18	-0.01	0	33
Commercial real estate loans	-0.01	0	26	0.02	0.05	57	-0.01	0.04	14	-0.01	0.07	3	-0.01	0.01	22
Construction and land development	-0.05	-0.02	17	-0.04	0	19	-0.09	0	7	-0.06	0	12	-0.09	-0.01	9
1–4 family	0	0	23	0	0	26	0	0	18	0	0	18	0	0	55
Other	-0.05	-0.01	15	-0.04	-0.01	18	-0.09	0	7	-0.06	0	9	-0.09	-0.01	7
Multifamily	0	0	58	-0.01	0.01	9	0	0.01	15	-0.02	0	8	0	0	56
Nonfarm nonresidential	0	0	67	0.03	0.07	60	0.01	0.05	42	0	0.11	20	0.01	0.02	58
Owner-occupied	0	0	77	0.03	0.01	84	0.01	0.01	74	0	0.02	40	0.02	0.01	80
Other	0	0	35	0	0.06	18	0	0.04	23	0	0.08	33	0	0.01	19
Real estate loans secured by farmland	-0.66	0	0	-0.11	-0.01	9	-0.14	0	5	-0.04	0.02	6	0	0.01	48
Commercial and industrial loans	0.17	0.10	71	-0.02	0.20	19	0.01	0.17	18	0.02	0.47	10	0.13	0.37	25
Loans to individuals	0.58	0.65	54	0.58	0.78	52	0.74	0.71	60	0.47	1.13	26	0.76	1.17	44
Credit card loans	0	1.99	8		2.18			1.84			2.92			3.11	
Agricultural loans	0	0.01	53	0	0.03	48	0	0.02	48	0	0.19	35	0	0.08	37
Loans to foreign governments and institutions	0	0	0		0			0			0			0	
Other loans and leases	0	0.14	18	0	0.08	20	0.01	0.10	46	0.01	0.15	43	0	0.15	22

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2022		06/30/2021		12/31/2021		12/31/2020		12/31/2019	
30+ Days Past Due and Nonaccrual Assets										
30–89 days past due loans and leases		80,886		43,731		101,386		49,565		27,316
90+ days past due loans and leases		5,789		559		4,863		11,651		10,022
Nonaccrual loans and leases		84,242		85,117		75,418		95,187		33,141
Total past due and nonaccrual loans and leases		170,917		129,407		181,667		156,403		70,479
Restructured 30–89 days past due		0		0		0		0		0
Restructured 90+ days past due		0		0		0		0		0
Restructured nonaccrual		2,962		3,024		1,332		5,247		3,920
Total restructured loans and leases		2,962		3,024		1,332		5,247		3,920
30–89 days past due loans held for sale		0		0		0		0		0
90+ days past due loans held for sale		0		0		0		0		0
Nonaccrual loans held for sale		0		0		0		0		0
Total past due and nonaccrual loans held for sale		0		0		0		0		0
Restructured loans and leases in compliance		1,326		333		831		6,069		2,258
Other real estate owned		1,431		5,039		2,736		11,914		11,964
Other Assets										
30–89 days past due		0		0		0		0		0
90+ days past due		0		0		0		0		0
Nonaccrual		0		0		0		0		0
Total other assets past due and nonaccrual		0		0		0		0		0
Percent of Loans and Leases										
30–89 days past due loans and leases	0.29	0.32	51	0.18	0.27	43	0.42	0.32	72	0.20
90+ days past due loans and leases	0.02	0.09	45	0	0.10	28	0.02	0.10	48	0.05
Nonaccrual loans and leases	0.30	0.38	42	0.35	0.58	29	0.31	0.46	33	0.38
90+ days past due and nonaccrual loans and leases	0.32	0.53	36	0.35	0.73	21	0.33	0.62	27	0.43
30–89 days past due restructured	0	0.01	18	0	0.01	19	0	0.01	21	0
90+ days past due restructured	0	0	31	0	0	30	0	0	30	0
Nonaccrual restructured	0.01	0.09	18	0.01	0.12	13	0.01	0.10	12	0.02
30–89 days past due loans held for sale	0	0	40	0	0	40	0	0	40	0
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0
Nonaccrual loans held for sale	0	0	40	0	0	38	0	0	38	0
Percent of Loans and Leases and Other Assets										
30+ Days Past Due and Nonaccrual										
30–89 days past due assets	0.29	0.32	51	0.18	0.27	43	0.42	0.32	72	0.20
90+ days past due assets	0.02	0.10	44	0	0.10	26	0.02	0.10	47	0.05
Nonaccrual assets	0.30	0.39	42	0.35	0.59	28	0.31	0.47	33	0.38
30+ days past due and nonaccrual assets	0.61	0.88	44	0.53	1.04	23	0.75	0.97	45	0.63
Percent of Total Assets										
90+ days past due and nonaccrual assets	0.19	0.32	32	0.21	0.43	21	0.19	0.36	25	0.28
90+ days past due and nonaccrual assets + other real estate owned	0.20	0.34	28	0.22	0.46	21	0.20	0.37	24	0.31
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:										
Total assets	0.19	0.38	23	0.22	0.52	16	0.19	0.41	19	0.30
Allowance for loan and lease losses	27.21	57.44	23	25.82	67.93	15	26.17	62.64	19	24.75
Equity capital + allowance for loan and lease losses	1.62	3.52	25	1.77	4.43	16	1.55	3.60	17	2.22
Tier 1 capital + allowance for loan and lease losses	2.25	3.97	30	2.62	5.28	21	2.25	4.30	23	3.26
Loans and leases + other real estate owned	0.31	0.63	25	0.37	0.88	18	0.33	0.71	21	0.45

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due.....	0.09	0.26	26	0.11	0.24	35	0.11	0.26	27	0.07	0.39	11	0.24	0.38	37
	90+ days past due	0	0.11	40	0	0.12	31	0	0.12	42	0	0.16	38	0.10	0.16	64
	Nonaccrual.....	0.30	0.45	42	0.38	0.65	32	0.31	0.52	35	0.42	0.76	32	0.25	0.46	28
Commercial and industrial	30–89 days past due.....	0.79	0.28	90	0.61	0.17	94	2.85	0.24	99	0.81	0.23	90	0.23	0.31	46
	90+ days past due	0.14	0.03	88	0.01	0.02	65	0.15	0.04	90	0.27	0.03	96	0.01	0.05	41
	Nonaccrual.....	0.42	0.46	59	0.25	0.64	25	0.42	0.57	48	0.22	0.75	19	0.63	0.83	47
Individuals	30–89 days past due.....	2.59	0.70	93	0.26	0.55	33	0.39	0.63	36	0.29	0.83	20	0.39	0.83	28
	90+ days past due	0	0.07	19	0	0.07	18	0	0.09	35	0	0.14	38	0.08	0.17	53
	Nonaccrual.....	0.28	0.18	77	0.49	0.18	87	0.38	0.17	83	0.68	0.28	85	0.48	0.17	87
Depository institution loans	30–89 days past due.....		0.01			0			0.01			0			0	
	90+ days past due		0			0			0			0			0	
	Nonaccrual.....		0.01			0			0			0			0	
Agricultural	30–89 days past due.....	0	0.10	29	0	0.16	29	0	0.07	30	0	0.17	28	0	0.24	26
	90+ days past due	0	0	44	0	0	44	0	0	42	0	0	44	0	0	42
	Nonaccrual.....	0	0.36	27	0	0.69	24	0	0.70	27	0	0.49	24	0	0.67	22
Foreign governments	30–89 days past due.....		0			0.01			0.50			0			0.07	
	90+ days past due		0			0			0			0			0	
	Nonaccrual.....		0.18			0.04			0.15			0.09			0.03	
Other loans and leases	30–89 days past due.....	0	0.11	44	0.04	0.11	54	0.01	0.12	42	0	0.18	15	0	0.20	14
	90+ days past due	0	0.01	33	0	0.01	35	0	0.01	34	0	0.01	33	0.03	0.01	86
	Nonaccrual.....	0.02	0.07	60	0.05	0.13	57	0.02	0.09	53	0.09	0.15	61	0.01	0.13	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct												
Memoranda																
1–4 family	30–89 days past due	0.12	0.39	23	0.14	0.35	28	0.16	0.46	21	0.13	0.65	6	0.33	0.67	25
	90+ days past due	0	0.22	18	0	0.27	18	0	0.24	39	0.01	0.33	38	0.16	0.31	71
	Nonaccrual	0.43	0.61	46	0.65	0.82	48	0.49	0.71	43	0.70	0.89	49	0.41	0.73	33
Revolving	30–89 days past due	0.17	0.26	37	0.16	0.29	33	0.29	0.28	56	0.17	0.48	24	0.35	0.45	38
	90+ days past due	0	0.02	35	0	0.02	34	0	0.02	35	0	0.03	30	0.17	0.05	86
	Nonaccrual	0.55	1.15	55	0.76	1.05	57	0.51	1.18	47	0.75	1.13	52	0.61	1	49
Closed-end	30–89 days past due	0.10	0.42	23	0.13	0.36	31	0.13	0.49	18	0.12	0.65	5	0.33	0.70	26
	90+ days past due	0	0.25	19	0	0.29	18	0	0.26	41	0.01	0.38	40	0.16	0.35	67
Junior lien	30–89 days past due	0.40	0.60	45	0.61	0.77	47	0.49	0.67	43	0.68	0.87	50	0.35	0.70	31
	Nonaccrual	0	0.01	46	0	0.01	26	0	0.01	28	0	0.02	34	0.01	0.02	44
	90+ days past due	0	0	36	0	0	36	0	0	36	0	0	32	0	0	29
	Nonaccrual	0	0.02	23	0.01	0.04	28	0.01	0.03	29	0.02	0.04	38	0	0.04	8
Commercial real estate	30–89 days past due	0.08	0.16	45	0.09	0.14	52	0.08	0.15	51	0.05	0.26	26	0.17	0.18	57
	90+ days past due	0	0.01	66	0	0.01	53	0.01	0.01	66	0	0.02	57	0.06	0.03	73
	Nonaccrual	0.22	0.32	46	0.26	0.52	32	0.23	0.38	42	0.26	0.62	26	0.12	0.23	33
Construction and development	30–89 days past due	0.01	0.22	39	0.13	0.12	71	0.06	0.17	52	0.09	0.28	45	0.04	0.28	37
	90+ days past due	0	0.01	83	0	0.01	38	0	0.01	78	0	0.01	35	0.03	0.02	80
	Nonaccrual	0.02	0.16	42	0.11	0.36	55	0.08	0.20	54	0.13	0.41	51	0.12	0.20	58
1–4 family	30–89 days past due	0	0.02	29	0.04	0.02	81	0	0.02	30	0.04	0.03	72	0.03	0.06	59
	90+ days past due	0	0	47	0	0	44	0	0	44	0	0	42	0	0	41
	Nonaccrual	0.01	0.01	70	0.01	0.02	66	0.01	0.01	69	0	0.03	27	0	0.02	30
Other	30–89 days past due	0.01	0.17	50	0.09	0.07	76	0.06	0.13	68	0.05	0.22	48	0.01	0.20	33
	90+ days past due	0	0.01	85	0	0	41	0	0	85	0	0	40	0.03	0.01	84
	Nonaccrual	0.02	0.13	49	0.10	0.29	60	0.07	0.16	62	0.13	0.35	55	0.12	0.17	64
Multifamily	30–89 days past due	0.06	0.04	74	0.26	0.06	87	0.37	0.07	90	0.08	0.09	66	0.11	0.08	75
	90+ days past due	0	0	45	0	0	44	0	0	46	0	0	45	0	0	41
	Nonaccrual	0	0.07	25	0	0.14	21	0	0.17	21	0.22	0.11	81	0	0.05	21
Nonfarm non-residential	30–89 days past due	0.09	0.13	50	0.08	0.14	50	0.08	0.13	55	0.04	0.23	29	0.21	0.14	76
	90+ days past due	0	0.01	72	0	0.01	61	0.01	0.01	72	0	0.02	63	0.06	0.03	80
	Nonaccrual	0.28	0.39	44	0.29	0.66	32	0.27	0.45	45	0.29	0.80	24	0.13	0.28	30
Owner Occupied	30–89 days past due	0.06	0.04	68	0.03	0.04	53	0.04	0.04	60	0.04	0.07	45	0.17	0.07	86
	90+ days past due	0	0	78	0	0	73	0.01	0	81	0	0	33	0.03	0.01	78
	Nonaccrual	0.19	0.14	65	0.25	0.25	57	0.15	0.17	50	0.25	0.27	47	0.10	0.16	42
Other	30–89 days past due	0.03	0.08	55	0.05	0.09	57	0.04	0.08	61	0	0.14	24	0.04	0.07	45
	90+ days past due	0	0	37	0	0.01	36	0	0	76	0	0.01	76	0.04	0.01	82
	Nonaccrual	0.08	0.21	41	0.05	0.40	23	0.12	0.23	44	0.04	0.44	16	0.03	0.10	33
Farmland	30–89 days past due	0.13	0.11	71	0.24	0.11	77	0.31	0.10	83	0.17	0.11	75	0	0.23	23
	90+ days past due	0	0.01	43	0	0	45	0.03	0	90	0	0	45	0.18	0.01	94
	Nonaccrual	2.87	0.63	89	1.53	1.10	74	0.87	0.69	72	2.60	1.13	79	1.24	0.84	69
Credit card	30–89 days past due	7.91	1.02	97		0.63			0.81			0.95			1.19	
	90+ days past due	0	0.44	15		0.39			0.45			0.63			0.78	
	Nonaccrual	2.04	0.11	98		0.08			0.10			0.05			0.11	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019											
Common Equity Tier 1 Capital																
Common stock plus related surplus	4,385,079	3,896,902	3,826,429	3,942,839	1,692,101											
Retained earnings	1,191,993	909,869	1,058,674	760,562	679,895											
Accumulated other comprehensive income (AOCI)	-490,884	24,136	-21,146	47,589	1,017											
Common equity tier 1 minority interest	0	0	0	0	0											
Common equity tier 1 capital before adjustments/deductions	5,086,188	4,830,907	4,863,957	4,750,990	2,373,013											
Common Equity Tier 1 Capital: Adjustments/Deductions																
Less: Goodwill, intangible assets, and deferred tax assets	2,027,695	1,703,809	1,683,459	1,693,227	1,045,271											
Accumulated other comprehensive income-related adjustments	-490,884	24,136	-21,146	47,589	1,016											
Other deductions from common equity tier 1 capital	0	0	0	0	0											
Subtotal:	3,549,377	3,102,962	3,201,644	3,010,174	1,326,726											
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0											
Common equity tier 1 capital	3,549,377	3,102,962	3,201,644	3,010,174	1,326,726											
Additional Tier 1 Capital																
Additional tier 1 capital instruments and related surplus	0	0	0	0	0											
Non-qualifying capital instruments	0	0	0	0	0											
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	112,269											
Additional tier 1 capital before deductions	0	0	0	0	112,269											
Less: Additional tier 1 capital deductions	0	0	0	0	0											
Additional tier 1 capital	0	0	0	0	112,269											
Tier 1 Capital	3,549,377	3,102,962	3,201,644	3,010,174	1,438,995											
Tier 2 Capital																
Tier 2 capital instruments and related surplus	390,000	328,000	328,000	391,500	0											
Non-qualifying capital instruments	0	0	0	0	0											
Total capital minority interest not included in tier 1 capital	0	0	0	0	0											
Allowance for loan and lease losses in tier 2 capital	220,441	178,490	163,030	240,365	62,326											
Exited advanced approach eligible credit reserves																
Unrealized gains on AFS preferred stock classified as equity					0											
Tier 2 capital before deductions	610,441	506,490	491,030	631,865	62,326											
Exited advanced approach tier 2 capital before deductions																
Less: Tier 2 capital deductions	0	0	0	0	0											
Tier 2 capital	610,441	506,490	491,030	631,865	62,326											
Exited advanced approach tier 2 capital																
Total capital	4,159,818	3,609,452	3,692,674	3,642,039	1,501,321											
Exited advanced approach total capital																
Total Assets for Capital Ratios																
Average total consolidated assets, adjusted	46,404,027	39,874,172	41,434,580	38,071,699	15,838,547											
Less: Deductions from common equity tier 1 capital	2,027,695	1,703,809	1,683,459	1,693,227	1,045,271											
Less: Other deductions	0	0	0	0	0											
Total assets for leverage ratio	44,376,332	38,170,363	39,751,121	36,378,472	14,793,276											
Total risk-weighted assets	32,106,683	25,568,540	27,240,449	25,571,101	11,746,074											
Exited advanced approach total RWA																
Capital Ratios																
Common equity tier 1 capital, column A	11.05	11.85	40	12.14	12.66	50	11.75	12.37	42	11.77	12.35	42	11.30	12.11	39	
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46	
Tier 1 capital, column A	11.05	12.53	27	12.14	13.44	31	11.75	13.11	30	11.77	13.08	28	12.25	12.78	45	
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46	
Total capital, column A	12.96	14.37	28	14.12	15.42	28	13.56	14.91	29	14.24	15.23	37	12.78	14.36	23	
Total capital, column B	0	0.34	46	0	0.37	46	0	0.37	46	0	0.39	46	0	0.38	46	
Tier 1 leverage	8	9.08	18	8.13	9.11	23	8.05	8.98	25	8.27	9.13	25	9.73	9.76	56	
Supplementary leverage ratio, advanced approaches HCs		6.62			6.95			6.71			8.72			7.41		

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change		
																1-Year	5-Year	
Insurance Activities																		
Total insurance underwriting assets		6,385			5,088			7,372			6,507			0	25.49			
Total property and casualty assets		6,385			5,088			7,372			6,507			0	25.49			
Reinsurance recoverables (P/C)		0			0			0			0			0				
Total life and health assets		0			0			0			0			0				
Reinsurance recoverables (L/H)		0			0			0			0			0				
Separate account assets (L/H)		0			0			0			0			0				
Total insurance underwriting equity		4,472			3,219			3,849			3,048			0	38.93			
Total property and casualty equity		4,472			3,219			3,849			3,048			0	38.93			
Total life and health equity		0			0			0			0			0				
Total insurance underwriting net income		622			171			801			-425			0	263.74			
Total property and casualty		622			171			801			-425			0	263.74			
Total life and health		0			0			0			0			0				
Claims and claims adjusted expense reserves (P/C)		682			1,058			502			818			0	-35.54			
Unearned premiums (P/C)		1,211			764			2,536			1,602			0	58.51			
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0				
Separate account liabilities (L/H)		0			0			0			0			0				
Insurance activities revenue		0			0			0			0			0				
Other insurance activities income		0			0			0			0			0				
Insurance and reinsurance underwriting income		0			0			0			0			0				
Premiums		0			0			0			0			0				
Credit related insurance underwriting		0			0			0			0			0				
Other insurance underwriting		0			0			0			0			0				
Insurance benefits, losses, expenses		0			0			0			0			0				
Net assets of insurance underwriting subsidiaries		0			0			0			0			0				
Life insurance assets		953,970			773,452			783,049			559,367			234,567	23.34	533.97		
Analysis Ratios																		
	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
Insurance underwriting assets / Consolidated assets	0.01	0	87	0.01	0	85	0.02	0	90	0.02	0	88	0	0.01	37			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	100	51.63	77	100	52.30	76	100	53.11	76	100	53.67	76			51.47			
Insurance underwriting assets (L/H) / Total insurance underwriting assets	0	48.37	22	0	47.70	24	0	46.89	24	0	46.33	23			48.53			
Separate account assets (L/H) / Total life assets		11.61			13.29			13.40			11.24				7.26			
Insurance activities revenue / Adjusted operating income	0	0.36	13	0	0.37	11	0	0.36	11	0	0.41	11	0	0.47	11			
Premium income / Insurance activities revenue		3.08			3.14			2.76			2.84				7.32			
Credit related premium income / Total premium income		34.56			30.92			32.99			38.23				34.91			
Other premium income / Total premium income		65.44			69.08			67.01			61.77				65.09			
Insurance underwriting net income / Consolidated net income	0.28	0.02	92	0.07	0.02	90	0.17	0.02	91	-0.35	0.03	1	0	0.08	39			
Insurance net income (P/C) / Equity (P/C)	27.82	18.14	68	10.62	21.10	64	20.81	23.22	64	-13.94	15.59	10			19.86			
Insurance net income (L/H) / Equity (L/H)		163.24			5.07			4.49			3.62				5.13			
Insurance benefits, losses, expenses / Insurance premiums		3,806.36			-395.05			927.51			447.82				233.61			
Reinsurance recovery (P/C) / Total assets (P/C)	0	0.07	47	0	0.07	47	0	0.07	47	0	0.07	47			0.15			
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0				0.15			
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	24.66	12.13	97	22.40	11.54	90	22.35	12	90	16.13	11.03	68	15.63	11.51	68			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)		0			0			0			0			0		0		
Net assets of broker-dealer subsidiaries / Consolidated assets		0	0.53	37	0	0.47	38	0	0.46	37	0	0.75	37	0	1.39	34		

Foreign Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	32,843	60,350	39,955	54,176	0
Real estate loans.....	32,843	60,350	39,955	54,176	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	32,843	60,350	39,955	54,176	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.77	32	0	0.64	34	0	0.66	33	0	0.87	31		1.25	
Cost: Interest-bearing deposits.....		0.25			0.12			0.14			0.42			1.19	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.37			0.26			0.20			5.18			27.03	
Commercial and industrial loans		0.61			1.03			0.79			0.64			0.29	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases.....	-45.58	11.61	13		-1.19		-26.25	6.83	15		-2.40			22.48	
Total selected assets.....	-45.58	18.50	10		3.19		-26.25	9.48	14		2.04			12.40	
Deposits		-4.80			9.07			0.73			3.46			10.36	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables		0	0	0	0	0	0	
Auto loans		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases		0	0	0	0	0	0	
Retained credit exposure		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables		0	0	0	0	0	0	
Auto loans		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance)		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities		0	0	0	0	0	0	0
1–4 family residential loans		0	0	0	0	0	0	0
Home equity lines		0	0	0	0	0	0	0
Credit card receivables		0	0	0	0	0	0	0
Auto loans		0	0	0	0	0	0	0
Commercial and Industrial loans		0	0	0	0	0	0	0
All other loans and leases		0	0	0	0	0	0	0
Asset-backed commercial paper conduits		0	0	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	0
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables								
Auto loans and other consumer loans								
Commercial and industrial loans								
All other loans and leases								

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1–4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0.02	0.02	0.02	0.02	0.01
Dollar Amount in Thousands					
	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commcial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 30–89 days past due securitized assets.....	0	0	0	0	0
90+ Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 90+ days past due securitized assets	0	0	0	0	0
Total past due securitized assets.....	0	0	0	0	0
Net Losses on Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total net losses on securitized assets.....	0	0	0	0	0

Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		140,000	75,000	200,000	90,297	214,703	86.67	625.50
Dividends		140,000	75,000	200,000	90,297	214,703	86.67	625.50
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from nonbank subsidiaries		42	50	83	107	150	-16.00	31.25
Dividends		42	50	83	107	150	-16.00	31.25
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from subsidiary holding companies		0	0	0	0	0		
Dividends		0	0	0	0	0		
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Total income from subsidiaries		140,042	75,050	200,083	90,404	214,853	86.60	624.52
Securities gains (losses)		0	0	0	0	5,366		
Other operating income		0	20	25	52	19	-100.00	-100.00
Total operating income		140,042	75,070	200,108	90,456	220,238	86.55	621.98
Operating Expenses								
Personnel expenses		0	212	551	0	0	-100.00	
Interest expense		7,407	7,147	13,546	8,277	0	3.64	
Other expenses		7,289	19,583	26,630	37,297	15,409	-62.78	41.42
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		14,696	26,942	40,727	45,574	15,409	-45.45	185.14
Income (loss) before taxes		125,346	48,128	159,381	44,882	204,829	160.44	780.05
Applicable income taxes (credit)		-3,435	-6,227	-9,053	-8,960	-1,883		
Extraordinary items								
Income before undistributed income of subsidiaries		128,781	54,355	168,434	53,842	206,712	136.93	713.27
Equity in undistributed income of subsidiaries		90,722	191,554	307,109	66,790	-20,229	-52.64	164.87
Bank subsidiaries		90,100	191,383	306,296	67,215	-20,229	-52.92	163.05
Nonbank subsidiaries		622	171	813	-425	0	263.74	
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		219,503	245,909	475,543	120,632	186,483	-10.74	338.24
Memoranda								
Bank net income		230,100	266,383	506,296	157,512	194,474	-13.62	329.70
Nonbank net income		664	221	896	-318	150	200.45	1975.00
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	06/30/2022	% of Total Assets	06/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		5,337,559	98.19	4,962,733	97.06	5,032,364	98.07	4,886,803	2,463,903	7.55	224.83
Common and preferred stock		5,337,559	98.19	4,962,733	97.06	5,032,364	98.07	4,794,803	2,463,903	7.55	224.83
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	92,000	0	0	
Investment in nonbank subsidiaries		8,035	0.15	6,982	0.14	7,412	0.14	8,190	3,563	15.08	255.22
Common and preferred stock		8,035	0.15	6,982	0.14	7,412	0.14	8,190	3,563	15.08	255.22
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	
Securities		0	0	0	0	0	0	0	0	0	-100.00
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		81,178	1.49	32,520	0.64	81,052	1.58	31,522	21,688	149.62	157.10
Cash and due from unrelated depository institution		0	0	100,000	1.96	0	0	100,000	0	-100.00	-100.00
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	145	0	0	
Intangible assets		0	0	0	0	0	0	0	0	0	
Other assets		8,975	0.17	10,652	0.21	10,555	0.21	15,940	204	-15.74	690.75
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total assets		5,435,747	100.00	5,112,887	100.00	5,131,383	100.00	5,042,600	2,489,358	6.31	223.69
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	
Securities sold (repos)		0	0	0	0	0	0	0	0	0	
Commercial paper		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less		0	0	25,000	0.49	0	0	0	0	0	-100.00
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0	0	
Subordinated notes and debentures		275,177	5.06	209,716	4.10	209,901	4.09	245,854	0	31.21	
Other liabilities		2,862	0.05	3,716	0.07	1,377	0.03	4,542	512	-22.98	388.40
Balance due to subsidiaries and related institutions		117,283	2.16	116,832	2.29	117,165	2.28	144,324	115,833	0.39	60.17
Total liabilities		395,322	7.27	355,264	6.95	328,443	6.40	394,720	116,345	11.28	435.61
Equity Capital		5,040,425	92.73	4,757,623	93.05	4,802,940	93.60	4,647,880	2,373,013	5.94	213.95
Perpetual preferred stock (income surplus)		0	0	0	0	0	0	0	0	0	
Common stock		189,103	3.48	175,957	3.44	173,331	3.38	177,434	84,361	7.47	158.52
Common surplus		4,195,976	77.19	3,720,946	72.78	3,653,098	71.19	3,765,406	1,607,740	12.77	269.91
Retained earnings		1,146,230	21.09	836,584	16.36	997,657	19.44	657,451	679,895	37.01	185.34
Accumulated other comprehensive income		-490,884	-9.03	24,136	0.47	-21,146	-0.41	47,589	1,017	0	
Other equity capital components		0	0	0	0	0	0	0	0	0	
Total liabilities and equity capital		5,435,747	100.00	5,112,887	100.00	5,131,383	100.00	5,042,600	2,489,358	6.31	223.69
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries		117,283	2.16	116,832	2.29	117,165	2.28	144,324	115,833	0.39	60.18
Notes payable to subsidiaries that issued TPS		115,000	2.12	115,000	2.25	115,000	2.24	153,500	115,000	0.00	57.53
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	11,000	0	0	
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	

Parent Company Analysis—Part 1

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	8.74	10.52	33	10.43	12.64	36	10.01	11.94	35	3.35	7.29	14	7.89	9.68	22
Bank net income / Average equity investment in banks	8.71	11.07	31	10.91	12.37	42	10.28	11.80	41	4.17	7.45	17	7.90	10.51	20
Nonbank net income / Average equity investment in nonbanks	17.16	10.05	75	5.66	13.40	40	11.68	13.12	58	-4.85	9.75	5	4.21	7.89	43
Subsidiary HCs net income / Average equity investment in sub HCs		9.42			11.92			10.11						8.55	
Bank net income / Parent net income	104.83	98.83	62	108.33	96.24	87	106.47	96.79	80	130.57	88.16	97	104.29	82.22	61
Nonbank net income / Parent net income	0.30	2.55	46	0.09	3.10	40	0.19	3.40	42		3.59		0.08	5.93	28
Subsidiary holding companies' net income / Parent net income		80.71			67.52			65.35			68.34				74
Leverage															
Total liabilities / Equity capital	7.84	17.48	33	7.47	16.87	31	6.84	16.81	32	8.49	20.06	33	4.90	20.43	21
Total debt / Equity capital	5.46	12.15	39	4.93	11.60	35	4.37	11.71	33	5.29	14.41	34	0	14.31	13
Total debt + notes payable to subs that issued TPS / Equity capital	7.74	14.28	37	7.35	13.82	33	6.76	13.63	35	8.59	16.67	37	4.85	16.36	24
Total debt + Loans guaranteed for affiliate / Equity capital	5.46	12.21	39	4.93	11.69	35	4.37	11.77	33	5.29	14.68	34	0	14.56	13
Total debt / Equity capital – excess over fair value	5.46	12.27	39	4.93	11.71	35	4.37	11.81	33	5.29	14.52	34	0	14.51	13
Long-term debt / Equity capital	5.46	11.61	39	4.41	11.05	33	4.37	10.95	33	5.29	13.56	36	0	13.04	13
Short-term debt / Equity capital	0	0.43	39	0.53	0.48	83	0	0.57	38	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital	0	0.07	41	0	0.06	40	0	0.06	41	0.24	0.06	88	0	0.05	40
Excess cost over fair value / Equity capital	0	0.09	40	0	0.09	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt	69.65	39.62	73	63.67	39.10	72	63.67	39.86	66	62.52	34.67	76	0	28.44	13
Double Leverage															
Equity investment in subs / Equity capital	106.05	103.92	64	104.46	103.07	60	104.93	103.22	65	103.34	102.81	56	103.98	103.22	56
Total investment in subs / Equity capital	106.05	109.01	54	104.46	108.26	48	104.93	108.40	51	105.32	110.16	51	103.98	111.07	42
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.70	0.41	66	0.43	0.25	65	0.50	0.29	68	1.29	0.47	81	0.51	0.36	62
Equity investment in subs – equity cap / Net income-div (X)	1.03	1.23	56	0.59	0.83	52	0.70	1.05	50	6.93	1.82	94	0.73	1.22	40
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	167.53	126.15	72	100.16	138.64	36	126.54	152.85	45	70.08	136.59	15	304.75	177.68	87
Cash from ops + noncash items + op expense / Op expense + dividend	191.65	116.54	76	131.80	130.64	55	149.75	154.48	56	70.64	147.24	10	308.88	190.27	83
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	100.10	92.87	53	108	103.17	60	85.38	98.54	34	177.32	134.08	77	101.73	116.34	37
Pretax operating income + interest expense / Interest expense	1,792.26	1,457.38	70	773.40	1,479.01	43	1,276.59	1,835.33	49	642.25	2,016.32	37		1,968.54	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,505.85	1,417.74	67	610.86	1,667.11	34	1,023.52	1,770.77	42	445.94	1,539.23	28	4,217.17	1,632.83	89
Dividends + interest from subsidiaries / Interest expense + dividends	178.77	140.52	71	101.52	153.06	34	134.39	174.12	42	84.86	150.43	19	372.39	210.80	85
Fees + other income from subsidiaries / Salary + other expenses	0	10.93	34	0	12.78	34	0	11.92	32	0	13.95	31	0	16.52	30
Net income / Current part of long-term debt + preferred dividends (X)		28.68			41.77			47.61		10.97	35.64	33		57.11	
Other Ratios															
Net assets that reprice within 1 year / Total assets	1.44	3.32	44	1.82	3.64	42	1.30	3.44	44	3.91	3.85	58	0	2.64	28
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.36			0.21			0.17			0.10			0.04	
Nonaccrual		0.76			0.96			0.92			1.03			0.54	
Total		1.12			1.17			1.09			1.13			0.58	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.01	1.69	39	0.01	1.79	40	0.02	1.76	42	0.02	2.66	37	0	5.62	12
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	0	0.05	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

Parent Company Analysis—Part 2

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	55.08	82.17	39	122.85	78.46	84	80.35	66.37	65	182.49	81.10	91	27.91	57.84	22
Dividends declared / Net income	32.31	34	46	27.15	25.30	55	28.46	28.27	49	81.45	42.29	93	30.94	33.08	47
Net income – dividends / Average equity.....	5.92	7.04	45	7.60	9.64	38	7.16	8.62	38	0.62	4.14	13	5.45	6.46	36
Percent of Dividends Paid															
Dividends from bank subsidiaries	197.37	128.25	75	112.32	139.49	50	147.78	155.92	58	91.90	132.17	29	372.13	178.13	88
Dividends from nonbank subsidiaries	0.06	2.20	60	0.07	3.97	62	0.06	4.90	49	0.11	3.41	55	0.26	7.53	50
Dividends from subsidiary holding companies.....	0	2.84	45	0	6.36	45	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries	197.43	168.66	69	112.39	193.08	39	147.84	203.53	45	92.01	174.85	19	372.39	260.40	78
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	60.84	43.08	63	28.15	36.56	42	39.50	45.96	38	57.33	60.28	50	110.40	66.55	91
Interest income from bank subsidiaries.....	0	0.13	27	0	0.11	25	0	0.11	24	0	0.36	20	0	0.54	18
Management and service fees from bank subsidiaries	0	0.85	38	0	0.90	37	0	0.88	38	0	1.47	37	0	1.55	36
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries	60.84	46.71	61	28.15	38.35	41	39.50	51.33	38	57.33	62.88	49	110.40	69.36	87
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	6.33	45.98	48	22.62	54.17	50	9.26	62.63	29		56.39		100	82.95	65
Interest income from nonbank subsidiaries.....	0	2.85	35	0	2.35	32	0	2.44	31		7.38		0	20.25	26
Management and service fees from nonbank subsidiaries	0	0.54	41	0	0.63	39	0	0.37	40		0.86		0	1.92	38
Other income from nonbank subsidiaries.....	0	0.18	46	0	0.08	46	0	0.07	45		0.16		0	1.06	43
Operating income from nonbank subsidiaries	6.33	54.49	35	22.62	76.16	43	9.26	87.22	15		79.84		100	150.41	51
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		87.73			31			38.10			43.51			61.23	
Interest income from subsidiary holding companies		13.26			5.39			5.26			8.40			6.54	
Management and service fees from subsidiary holding companies		0.33			0.37			0.73			0.44			0.36	
Other income from subsidiary holding companies		-3.08			-0.43			-0.40			0.01			0.29	
Operating income from subsidiary holding companies		98.24			39.64			58.37			55.20			76.49	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	99.97	65.33	85	99.91	67.82	86	99.95	74.16	87	99.82	69.76	84	97.49	67.32	66
Interest income from bank subsidiaries.....	0	0.78	25	0	0.39	24	0	0.23	23	0	0.63	20	0	0.80	18
Management and service fees from bank subsidiaries	0	1.33	38	0	2.08	36	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries.....	0	0.03	46	0	0.02	46	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries	99.97	75.26	76	99.91	81.78	80	99.95	83.13	82	99.82	82.20	78	97.49	78.80	49
Dividends from nonbank subsidiaries	0.03	3.28	56	0.07	2.67	62	0.04	3.07	48	0.12	1.95	58	0.07	2.65	46
Interest income from nonbank subsidiaries.....	0	0.24	38	0	0.35	37	0	0.18	36	0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.02	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0	0	47	0	0.01	47	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries	0.03	5.58	46	0.07	6.48	46	0.04	4.67	35	0.12	4.70	44	0.07	7.29	31
Dividends from subsidiary holding companies.....	0	1.79	45	0	2.43	45	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies	0	3.21	44	0	3.96	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....		189.04			467.33			135.34	88		158.10			135.13	
Loans and advances from subsidiaries / Total debt	42.62	28.16	69	49.78	28.31	75	55.82	26.38	79	58.70	27.08	79		83.37	